Case 16-14177 Doc 1 Fill in this information to identify your case:	Filed 04/26/16	Entered 04/26/16 14:25:15 age 1 of 75	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Write the name that is on	Gina First name	First name
your government-issued picture identification (for example, your driver's license or passport	Middle name Perry	Middle name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you have used in the last	First name	First name
8 years Include your married or maiden names.	Middle name	Middle name
madornames.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification	XXX - XX- <u>4583</u> OR 9 xx - xx-	xxx - xx- OR 9 xx - xx-
number (ITIN)		

Entered 04/26/16 (144)25:15 Desc Main Doc 1 Filed 04/26/16 Debtor 1 Gina Page 2 of 75 Document ** **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 1724 Joppa Ave Apt B Number Number Street Street 60099 Zion Illinois City State Zip Code City State Zip Code Lake County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 (1/4):25:15 Desc Main

First Name Document Page 3 of 75

Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 114:25:15 Desc Main Page 4 of 75 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

Filed 04/26/16 Entered 04/26/16 (144)25:15 Desc Main Gina Case 16-14177 Doc 1

Page 5 of 75

Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case):

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of

completion. Attach a copy of the certificate and the payment plan, if any,

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

that you developed with the agency.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

I have a mental illness or a mental Incapacity.

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in

person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 75 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ٦ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Gina Perry Signature of Debtor 2 Signature of Debtor 1 4/26/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

Filed 04/26/16 Entered 04/26/16 (144)25:15 Desc Main

Doc 1

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 @4426/16 Desc Main
First Name Document Plane Page 7 of 75

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Nathan Delman		Date	4/26/2016	
Signature of Attorney for Debtor			MM / DD / YY	ΥΥ
Nathan Delman				
Printed name				
Semrad Law Firm				
Firm name				
5101 Washington Street				
Street				
Unit 29				
Gurnee	Illinois			60031
City	State			Zip Code
Contact phone		E	Email address	ndelman@semradlaw.co
· · · · · · · · · · · · · · · · · · ·			_	
Bar number			State	

Doc 1 Filed 04/26/16 Entered 04/26/16 14:25:15 Desc Main Fill in this information to identify your case: Debtor 1 Gina First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$46,705.00 1b. Copy line 62, Total personal property, from Schedule A/B \$46,705.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$17,605.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$3,200.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$14.809.82 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... \$35,614.82 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$1,900.88 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,895.00

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 @4/26/16 @4/25:15 Desc Main

First Name Document Part 4: Answer These Questions for Administrative and Statistical Records

Par	Answer These Questions for Administrative and Statistical Records										
6. A	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court Yes.	with your other schedules.									
7. \	What kind of debt do you have?										
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.										
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. C this form to the court with your other schedules.	heck this box and submit									
8.	8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.										
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:										
	From Part 4 on Schedule E/F, copy the following:	Total claim									
	9a. Domestic support obligations (Copy line 6a.)	\$0.00									
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$3,200.00									
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00									
	9d. Student loans. (Copy line 6f.)	\$0.00									
	9e. Obligations arising out of a separation agreement or divorce that you did not report as	\$0.00									
	priority claims. (Copy line 6g.)										
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)										
	Og Total Add lines On through Of	f2 200 00									

	Case 16-1417	7 Doc 1	Filed 04/26/16	<u>Entered 04/2</u> 6/16 1	.4:25:15 De	sc Main
Fill in this	s information to identify your case	9:				
Debtor 1	Gina		Perry			
Debtor 1	First Name	Middle	Name Last N			
Debtor 2						
(Spouse,	if filing) First Name	Middle	Name Last N	lame		
Linited St	tatos Bankruntav Court for the	Northern	District of I	linois		
United S	tates Bankruptcy Court for the:	Northern		State)		
Case nur	mber		,			
(If known)						
Tffici	al Form 106A/B					Check if this is an
JIIICI	al Fulli 100A/D					amended filing
Sche	dule A/B: Prope	rty				12
n each ca	ategory, separately list and des	scribe items. List	t an asset only once. If a	n asset fits in more than one ca	ategory list the asse	et in the
				If two married people are filing		
				a separate sheet to this form.		
rite you	r name and case number (if kn	own). Answer ev	very question.	·		. •
Part 1:	Describe Each Residen	ce. Buildina.	Land, or Other Rea	I Estate You Own or Hav	e an Interest In	
	u own or have any legal or eq					
	No. Go to Part 2	unable interest ii	Turry residence, building	j, iana, or ominar property.		
	Yes. Where is the property?					
ш	res. Where is the property:		What is the manner	O Observation and the state of	D	Laterana a suscribina D. C
11			What is the property			d claims or exemptions. Put ured claims on <i>Schedule D:</i>
1.1	Street address, if available, or	other description	Single-family home	,		Claims Secured by Property.
			Duplex or multi-un	•	Current value of the	Current value of the
			Condominium or co	Soperative 6	entire property?	portion you own?
			Manufactured or m	oblie nome		
	Number Street		_ Land	r	Describe the nature	of your ownership
	Number Street		Investment property	' i	nterest (such as fee	simple, tenancy by
	City State	Zip Code	Timeshare Other	t	the entireties, or a lif	fe estate), if known.
	Oity State	Zip Code				
			Who has an interest	in the property? Check one.	Check if this is	community property
			Debtor 1 only	Ţ	(see instruction	s)
			Debtor 2 only			
			Debtor 1 and Debt	or 2 only		
			At least one of the	debtors and another		
			Other information vo	ou wish to add about this item,	such as local	
			property identification	on number:		
If you	own or have more than one, list h	nere:				
			What is the property			d claims or exemptions. Put ured claims on <i>Schedule D</i> :
1.2	Street address, if available, or	other description	Single-family home			Claims Secured by Property.
	Officer address, if available, of	otrici description	Duplex or multi-un	it building		, ,
			Condominium or co	JUDEIAUVE	Current value of the entire property?	Current value of the portion you own?
			Manufactured or m	obile home		
	Ni marin an Ottor of		_ Land			
	Number Street		Investment property	/ [Describe the nature interest (such as fee	of your ownership simple, tenancy by
			Timeshare Other		the entireties, or a lif	
	City State	Zip Code				
			Who has an interest	in the property? Check one.	Chook if this is	community property
			Debtor 1 only	in the property: Oneck one.	(see instruction	community property s)
				ı	」 `	
			Debtor 2 only	or 2 only		
			Debtor 1 and Debt	•		
			At least one of the	debtors and another		

Other information you wish to add about this item, such as local property identification number:

Debtor 1	Gina Case 16-14: First Name	177 Doc 1 Middle Name	Filed 04/26/16 Entered 04/26/16 Document Page 11 of 75	6/144√225: <u>15 Des</u>	c Main			
1.3 Stre	et address, if available, or c	other description	Documeiname Page 11 of 75 What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?	•			
Nun		Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by			
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, s	Check if this is con (see instructions)	mmunity property			
you ha		rtion you own for a ite that number her	property identification number:					
oo you ov you own that B. Cars, va	vn, lease, or have legal or at someone else drives. If yo ns, trucks, tractors, sport ut	equitable interest i ou lease a vehicle, als	n any vehicles, whether they are registered or not? In so report it on Schedule G: Executory Contracts and Unexp rcles					
✓ Yes 3.1	Make Model: Year: Approximate mileage: Other information:	GMC Yukon 2003 100000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property. Current value of the portion you own?			
3.2	Make	Volvo	At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	\$3000.00	\$3000.00			
J.£	Model: Year: Approximate mileage: Other information:	XC90 2006 80000	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?				
			At least one of the debtors and another Check if this is community property (see instructions)	\$16300.00	\$16300.00			

Other 3.4 Make Mode Year: Appro Other Watercraf Examples: No Yes 4.1 Make Mode Year: Appro	del: r: proximate mileage: er information: del: del: del:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	the amount of any secure	laims or exemptions. Put ad claims on Schedule D: hims Secured by Property. Current value of the portion you own?				
Mode Year: Appro Other 3.4 Make Mode Year: Appro Other Watercraf Examples: No Yes 4.1 Make Mode Year: Appro Other 4.2 Make	del: r: oroximate mileage: er information:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: nims Secured by Property Current value of the				
Year: Appro Other 3.4 Make Mode Year: Appro Other Watercrat Examples: No Yes 4.1 Make Mode Year: Appro Other 4.2 Make	r: oroximate mileage: er information: see del:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Creditors Who Have Cla	nims Secured by Property Current value of the				
Appro Other 3.4 Make Mode Year: Appro Other Watercrat Examples: V No Yes 4.1 Make Mode Year: Appro Other 4.2 Make	er information: Red Red Red Red Red Red Red Re	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Current value of the	Current value of the				
Other 3.4 Make Mode Year: Appro Other Watercraf Examples: No Yes 4.1 Make Mode Year: Appro Other Other 4.2 Make	er information:	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check						
3.4 Make Mode Year: Appro Other Examples: Vo No Yes 4.1 Make Mode Year: Appro Other 4.2 Make	ke del:	At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	entire property?	portion you own?				
Watercrafe Examples: White Mode Year: Approved A.1 Make Mode Year: Approved Other	del:	Check if this is community property (see instructions) Who has an interest in the property? Check						
Watercrafe Examples: White Mode Year: Approved A.1 Make Mode Year: Approved Other	del:	instructions) Who has an interest in the property? Check						
Watercrafe Examples: White Mode Year: Approved A.1 Make Mode Year: Approved Other	del:							
Year: Appro Other Watercraf Examples: ✓ No ☐ Yes 4.1 Make Mode Year: Appro Other			Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property					
Watercrafe Examples: No Yes 4.1 Make Mode Year: Appro Other	r:	one.						
Watercraf Examples: No Yes 4.1 Make Mode Year: Appro Other		Debtor 1 only						
Watercraf Examples: No Yes 4.1 Make Mode Year: Appro Other	proximate mileage:	Debtor 2 only	Current value of the	Current value of the				
Examples: No Yes 4.1 Make Mode Year: Appro Other	er information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?				
Examples: No Yes 4.1 Make Mode Year: Appro Other		At least one of the debtors and another						
Examples: No Yes 4.1 Make Mode Year: Appro Other		Check if this is community property (see instructions)						
Year: Appro Other		Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Puthe amount of any secured claims on Schedule L					
Appro		Debtor 1 only	Creditors Who Have Claims Secured by Prope					
4.2 Make	proximate mileage:	Debtor 2 only		Current value of the portion you own?				
4.2 Make		<u> </u>	Current value of the					
	er information:	Debtor 1 and Debtor 2 only	entire property?					
		At least one of the debtors and another						
		Check if this is community property (see instructions)						
Mode	(e	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put				
	del:	one.	the amount of any secure					
Year:		Debtor 1 only	Creditors Who Have Cla	ims Secured by Propert				
Appro	roximate mileage:	Debtor 2 only	Current value of the	Current value of the				
Othe		Debtor 1 and Debtor 2 only	entire property?	portion you own?				
	er information:	· 		· •				
		At least one of the debtors and another						
Add the de		At least one of the debtors and another Check if this is community property (see instructions)						

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 (14.4):25:15 Desc Main
First Name Document Page 13 of 75

Part 3: Describe Your Personal and Household Items

D	o you own or ha	eve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6	6. Household goods	and furnishings	
		liances, furniture, linens, china, kitchenware	
	No		
✓	Yes. Describe	Used Furniture	\$750.00
	7. Electronics Examples: Televisions	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
✓	Yes. Describe	2 Televisions	\$450.00
		ue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
¥	Yes. Describe		
		orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
✓	No		
	Yes. Describe		·
	I 0. Firearms Examples: Pistols, rifle No Yes. Describe	es, shotguns, ammunition, and related equipment	
		clothes, furs, leather coats, designer wear, shoes, accessories	
H	No No Describe	1. 10.41	
⊻	Yes. Describe	Used Clothing	\$350.00
	gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r	
\succeq	No "		
	Yes. Describe		
✓	Examples: Dogs, cats No	s, piras, norses	
Ė	Yes. Describe		
	No	al and household items you did not already list, including any health aids you did not list	
L	Yes. Describe		
		lue of all of your entries from Part 3, including any entries for pages you have attached number here	\$1550.00

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 (144)25:15 Desc Main

First Name Middle Name Document Page 14 of 75

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$100.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Metabank - Prepaid Debit Card \$5.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Deb	tor 1 Gina Case It First Name		ed 04pet6/16		: <u>15 Desc Main</u>
		υ		Page 15 of 75	
20.		orate bonds and other negotial nclude personal checks, cashiers' o			
		nts are those you cannot transfer to			
	✓ No				
	Yes. Give specific				
	information about	Issuer name:			
	them				
21	Retirement or pension	accounts			
21.			thrift savings accoun	ts, or other pension or profit-sharing plan	ns
	No				
	✓ Yes. List each	Type of account:	Institution name:		# 05000.00
	account separately.	401(k) or similar plan:	T Rowe Price		\$25000.00
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Security deposits and p	prepayments	-		
		deposits you have made so that you			
	companies, or others	with landlords, prepaid rent, public	utilities (electric, gas,	water), telecommunications	
	No				
	✓ Yes		Institution name:		
	_	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:	Century 21		\$750.00
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	r a periodic payment of money to yo	ou, either for life or for	a number of years)	
	✓ No				
	Yes	Issuer name and description:			

Debt	or 1	Gina First Na	Ca	<u>se</u>	16	-141	.77	Do Middle	oc 1 Name				26/16 ënte						h116	d (ilk	4:25:	<u>15</u>	De	esc	<u> </u>	<u>ain</u>			
24.						on IR<i>A</i> 529A(b				n a qu	alifie	d ABL	E progr	am	, or u	nder	a qu	alified	state	e tui	tion pr	ogram	-						
		No Yes		nstitu	ution	name	and d	escript	ion. Se	eparate	ely file	the re	ecords of	any	/ inter	ests.11	1 U.S	S.C. § 5.	21(c	s):			 						
25.		sts, eo	-				terest	ts in p	roper	ty (oth	ner th	an an	ything li	ste	d in l	ine 1),	, and	l rights	or p	pow	ers								
		No Yes. [Descr	ibe																				_					
26.	Еха		Interr	net do	oma								ectual p and lice			eemer	nts							_					
27.	Еха		Build	ling p	erm	and oth					tive as	ssocia	tion hold	ing	s, liqu	or lice	nses	, profes	sion	nal lic	censes								
	ш																							_					
Mor	iey (or pr	opei	rty (owe	ed to	you	?															p	ori Do n	tion ot de	you duct s	ue of own of our own of own or own own or own own or own o	n? d	•
28.	Tax	refunc	ls ow	ed to	уо	u																							
		Yes. G a y	bout to	them eady	, incl filed	ormation luding versions the re-	whethe turns	er												Fed Stat				_					
29.		ily sup nples: I			r lun	np sum	alimo	ny, spo	usal s	support	, child	suppo	ort, maint	ena	ince,	divorce	e set	lement,	prop			nent		_					
	/	No																											
		Yes. G	ive sp	ecific	c info	ormatic	n														nony:			_					
																					intenan	ce:		_					
																					port: orce se	Hlaman	t·						
																					perty se								
		nples:	Unpai	id wa	ges	e owe , disabi , benefi	lity ins					-	nefits, sic	k pa	ay, va	cation p	oay, v	workers	' con					_					
		No	- 0010	000	willy	DEI IEII	w, un	Jaiu IUc	ai io yu	ru mau	U 30	JI I I CUI	IO 013C																
		Yes. D	escrit	ое																				_					

Debt	tor 1	Gina Case 10 First Name	6-14177	Doc 1 Middle Name	Filed 04/26/16 Document	Entered 04/26/ Page 17 of 75	166 (1644) 125: <u>15</u>	esc Main
31.		rests in insurance mples: Health, disab	•	rance; health		redit, homeowner's, or rente	r's insurance	
		No Yes. Name the insur of each policy and li		, '' - -	Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trus		meone who has died ceeds from a life insurance	policy, or are currently entitle	d to receive	
33.					n have filed a lawsuit or nace claims, or rights to sue	nade a demand for payme	nt	
		No Yes. Describe						
34.		er contingent and et off claims	unliquidated	claims of ev	very nature, including co	ounterclaims of the debtor	and rights	
	H	No Yes. Describe						
35.	_	financial assets yo	ou did not alre	ady list				
		No Yes. Describe						
36.			-			ies for pages you have att		\$25855.00
Part	5:	Describe Any E	Business-R	elated Pro	perty You Own or H	ave an Interest In. Li:	st any real estate in	n Part 1.
37.	Do y	ou own or have ar	ny legal or equ	uitable intere	est in any business-relate	ed property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Acc	ounts receivable o	commission	s you alread	y earned			
	=	No Yes. Describe						
39.		ce equipment, furr			odomo printora conicas f	ny maghinag ruga talanhana	ne docke chaire alastros	is devises
		npies: Business-reia No	itea computers	, suitware, M	ouems, printers, copiers, r	ax machines, rugs, telephone	;s, uesks, crialis, electron	ic devices
		Yes. Describe						

Deb	tor 1 Gina Case 16	5-141// DOC 1	Filed U4Pab/16	<u>Entered</u> was a tom	beo @tak44wa25: <u>15 </u>	<u>esc main</u>
40.	First Name Machinery, fixtures, eq	Middle Name uipment, supplies you us	Documethtme se in business, and tools o	Page 18 of 75 fyour trade		
	✓ No					
	Yes. Describe					l -
41.	Inventory					
	✓ No					
	Yes. Describe					
42.	Interests in partnershi	ps or joint ventures				
	✓ No		Name of optity		% of ownership:	
	Yes. Give specific information about them		Name of entity:		% of ownership.	_
43. (Customer lists, mailing	lists, or other compilatio	ns			
	✓ No					
	Yes. Do your lists inc	clude personally identifiable	information (as defined in 1	I U.S.C. § 101(41A))?		
	☐ No					
	Yes. Descr	ibe				
44.	Any business-related p	roperty you did not alrea	dy list	I		
	✓ No					
	Yes. Give specific					
	information		_			
			_			
	dd the dollar value of al art 5. Write that number	1	rt 5, including any entries t	or pages you have attac	hed 	
Part		arm- and Commerci	al Fishing-Related Pr	operty You Own or I	Have an Interest In	1.
46.			est in any farm- or comme	ercial fishing-related prop	ertv?	
	✓ No. Go to Part 7.	, , , , , , , , , , , , , , , , , , , ,	•	Ç pp	•	Current value of the
	Yes. Go to line 47.					portion you own? Do not deduct secured claims or exemptions
47.	Farm animals Examples: Livestock, pour	ultry, farm-raised fish				
	✓ No					
	Yes. Describe] —

Deb	tor 1	Gina Case 16 First Name		Doc 1 Middle Name	Filed 04/26 Documen		Entered 04/	26/16/14/25: <u>15</u> 5	Desc	<u>Main</u>
48.	Cro	ps-either growing o	r harvested		Documen		. ago 20 0	_		
	✓	No								
		Yes. Describe							_	
49.	Farı	ِ n and fishing equip	ment, implen	nents, machi	nery, fixtures, an	d tools	s of trade			
	✓	No								
		Yes. Describe							_	
50.	Farı	n and fishing suppl	ies, chemical	ls, and feed						
	✓	No								
		Yes. Describe							_	
51.	Any	farm- and commerc	cial fishing-re	elated propert	y you did not alr	eady li	st			
	✓	No								
		Yes. Describe							_	
							for pages you have			
									<u>L</u>	
Part						t in Tl	hat You Did Not I	ist Above		
53.		ou have other prop nples: Season tickets,			ot already list?					
	✓	No								
		Yes. Give specific								
		information								
54 A	dd th	e dollar value of all	of vour entrie	es from Part 7	7. Write that num	ber be	re			
J-1. /\	uu iii	c donar value of an	or your criain	oo monn r art r	. Wite that ham					
Part	8:	List the Totals o	f Each Par	rt of this Fo	orm					
55. F	Part 1	: Total real estate, li	ne 2					>		
56. r	oart 2	total vehicles, line	5		¢	19300.0	00			
57. P	art 3:	: Total personal and	l household i	tems, line 15		1550.00				
58. P	art 4	: Total financial asse	ets, line 36		-	25855.0				
59. F	Part 5	: Total business-rel	ated property	y, line 45	<u> </u>	20000.0				
60. F	Part 6	: Total farm- and fis	shing-related	property, line	= 52					
61. F	Part 7	: Total other proper	ty not listed,	line 54	_					
62. 7	Γotal	personal property. A	Add lines 56 th	rough 61	•	46705.0	<u> </u>			+ \$46705.00
					9	701 00.0	<u> </u>	Copy personal property to	tal ▶	1 ψ-101 00.00
										\$46705.00
63. T	otal o	of all property on Sc	hedule A/B.	Add line 55 + li	ne 62					

Filli	n this inform	Case 16-14177 ation to identify your case:	Doc 1	Filed 04	/26/16	Entered 04	4/26/16 14:25	:15	Desc Main	
	otor 1	Gina			Perry		-			
	otor 2 ouse, if filing)	First Name		lle Name lle Name	Last N		-			
Unit	ed States Ba	inkruptcy Court for the:	Northern		District of III	linois	-			
	e number nown)				(3	State)	-			
Of	ficial F	orm 106C					<u>.</u>			Check if this is a amended filing
Sc	hedule	C: The Prop	erty Yo	ou Claim	as Ex	kempt				12/1
s to exer exer exer prop	o state a s mpted up eive certa mption of perty is d t1: Ident Which set	n of property you cla pecific dollar amour to the amount of ar- in benefits, and tax- 100% of fair market etermined to exceed ify the Property You of exemptions are you c e claiming state and federal e claiming federal exemption	nt as exem ny applicate exempt re value und I that amou Claim as E laiming? Che nonbankrupto	pt. Alternation of the statutory tirement further a law that unt, your exempt	vely, you vely, imit. So nds—may it limits the	may claim the may claim the me exemption be unlimited the exemption would be limit	e full fair market ns—such as tho in dollar amoun to a particular d ed to the applic	value se for it. How lollar a	of the property health aids, rig vever, if you cla mount and the	y being ghts to aim an value of the
2.	For any pr	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.								
		ription of the property ar lle A/B that lists this pro	oerty the pown Copy	rent value of portion you the value from edule A/B		of the exemption		Speci	ific laws that allow	exemption
	Brief description	Volvo, XC90	\$	16,300.00	✓	\$2,40	0.00	_	735 ILCS 5/12-1	001(c)
	Line from Schedule A	/B: <u>03</u>				مح,40 % of fair market valuicable statutory limi	ie, up to any	-		
	Brief description	Used Furniture		\$750.00	V	ф			735 ILCS 5/12-1	001(b)
	Line from Schedule A	/B: <u>06</u>				\$750 of fair market valusicable statutory limits	ie, up to any	-		
3.	(Subject to	aiming a homestead exer adjustment on 4/01/19 and id you acquire the property	every 3 years	after that for cas	es filed on oi		,			

☐ No

Doc 1Filed 04/26/16Entered 04/26/16 (1.4.25:15)Desc MainMiddle NameDocumentPage 21 of 75 Debtor 1 Gina Case 16-14177
First Name

2: Addition	al Page			
	on of the property and line /B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Line from Schedule A/B:	Used Clothing	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Line from Schedule A/B:	2 Televisions 07	\$450.00	\$450.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Cash on Hand	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	22 <u>22</u>	\$750.00	\$750.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Metabank - Prepaid Debit Card	\$5.00	\$5.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	T Rowe Price	\$25,000.00	\$25,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006

		Case 16-14177	Doc 1	Filed 04/26/16	Entered 04/26	/16 14:25:15	Desc Main	
Fill i	n this informa	ation to identify your case:			J			
Deb	otor 1	Gina		Perry				
		First Name	Middle I	Name Last N	lame			
	otor 2 ouse, if filing)	First Name	Middle I	Name Last N	lame			
Unit	ted States Ba	nkruptcy Court for the:	Northern	District of III				
	se number nown)			(6	State)			
Of	ficial F	orm 106D						neck if this is a
Sc	hedu	le D: Credite	ors Who	Have Clair	ns Secured	by Prope		12/1
corr	n. On the Do any cre No. Cr Yes. Fi	ete and accurate as mation. If more spartop of any addition ditors have claims secured this box and submit the ll in all of the information be	ce is needed, al pages, wri red by your prop is form to the cour	copy the Addition te your name and o erty?	al Page, fill it out, case number (if kno	number the entri own).		
Part	List A	All Secured Claims						
	claim. If mor	ured claims. If a creditor he than one creditor has a the claims in alphabetica	particular claim, li	st the other creditors in Pa	' '	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1			Describe the	nronarty that coourse	the eleim.	\$11,995.00	\$16,300.00	\$0.00
	Creditor's Na 1420 S MIC			e property that secures	the ciain.	•		
	Number SOUTH	Street	As of the da Continge Unliquid	te you file, the claim is: ent	Check all that apply.			
	BEND City	Indiana 46556 State ZIP Code						
		the debt? Check one.		en. Check all that apply.				
	Debtor Debtor	•	_	ement you made (such as	mortgage or secured			
	Debtor	1 and Debtor 2 only		v lien (such as tax lien, me	echanic's lien)			
	At least another	one of the debtors and	= '	nt lien from a lawsuit	,			
	Check	if this claim relates to a		cluding a right to offset)				
	Date debt v	vas incurred <u>2/1/2016</u>	Last 4 digits	of account number	3801			
2.2	Creditor's Na		Describe the	e property that secures	the claim:	\$5,610.00	\$3,000.00	\$2,610.00
	Bldg C	Widner Booth Rd #301	Value: \$3,00					
	Number	Street		te you file, the claim is:	Check all that apply.			
	<u> </u>	El	Continge					
	Clearwater City	Florida 33759 State ZIP Code	Unliquid					
		the debt? Check one.	Disputed					
	✓ Debtor	•	_	en. Check all that apply.				
	Debtor	•	An agree car loan	ement you made (such as	mongage or secured			
		1 and Debtor 2 only		v lien (such as tax lien, me	echanic's lien)			
	At least another	one of the debtors and	Judgmei	nt lien from a lawsuit				
	Check	if this claim relates to a	Other (in	cluding a right to offset)				
		unity debt vas incurred <u>3/1/2014</u>	Last 4 digits	of account number	1665			
		Add the dollar value of y			Write that number	\$17,605.00		

	Case 16-14177	Doc 1	Filed 04/26/16	Entered 04	<u>/2</u> 6/16 14:25:15	Desc	Main	
Fill in this inform	nation to identify your case:			g				
Debtor 1	Gina		Perry					
Debtor 2	First Name	Middle N	lame Last N	ame				
(Spouse, if filing	g) First Name	Middle N	lame Last N	ame				
United States E	Bankruptcy Court for the:	Northern	District of III	inois				
Case number			(5	State)				
(If known)	-							
Official F	orm 106E/F					Chec	k if this is an	amended filing
Schedu	ule E/F: Cred	ditors W	ho Have U	nsecure	d Claims			12/15
party to any exc 106A/B) and on are listed in Sc the boxes on th	e and accurate as possible ecutory contracts or unex a Schedule G: Executory of hedule D: Creditors Who ne left. Attach the Continu All of Your PRIORITY	pired leases that Contracts and Un Hold Claims Sec uation Page to thi	could result in a claim. nexpired Leases (Officia cured by Property. If mo is page. On the top of a	Also list executor al Form 106G). Do ore space is neede	ry contracts on Schedule not include any creditored, copy the Part you ne	e <i>A/B: Prop</i> s with parti ed, fill it out	erty (Officia ally secured , number th	al Form d claims that ne entries in
	reditors have priority unse							
No. C Yes. 2. List all of identify whossible, I Part 1. If r	Go to Part 2. your priority unsecured on type of claim it is. If a claims the claims in alphabetica nore than one creditor holds	claims. If a creditor m has both priority I order according to s a particular claim	r has more than one prio and nonpriority amounts o the creditor's name. If y , list the other creditors ir	, list that claim here ou have more than needs and art 3.	and show both priority and	nonpriority a	mounts. As	much as
(For an ex	xplanation of each type of cla	aim, see the instruc	ctions for this form in the i	nstruction dooklet.)		Total claim	Priority	Nonpriority
							amount	amount
Chicago City Who incu Debto Debto At leas Checl Is the clai	Illinois State Irred the debt? Check one r 1 only r 2 only r 1 and Debtor 2 only st one of the debtors and and k if this claim relates to a m subject to offset?	other	Contingent Unliquidated Disputed Type of PRIORITY Domestic supp Taxes and cert	ebt incurred? u file, the claim is: unsecured claim port obligations tain other debts you the or personal injury	owe the government	\$300.00	\$300.00	\$0.00
Priority Cre P.O. Box 73 Number Philadelph City Who incu Debto Debto At leas	Street	other	Contingent Unliquidated Disputed Type of PRIORITY Domestic sup	ebt incurred? u file, the claim is: unsecured claim port obligations tain other debts you the or personal injury	4/15/2016 Check all that apply.	\$2,900.00	\$2,900.00	\$0.00

Doc 1 Filed 04/26/16 Entered 04/26/16 (1.4):25:15 Desc Main Debtor 1 Document Page 24 of 75 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 <u>AFNI</u> \$355.00 Last 4 digits of account number 7889 Nonpriority Creditor's Name 404 BROCK DR PO BOX 309 When was the debt incurred? 2/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **BLOOMINGTON** Illinois 61701 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Collection; Collecting for ORIGINAL ✓ Is the claim subject to offset? Other. Specify CREDITOR: 10 COMCAST **✓** No Yes 4.2 Americash \$800.00 Last 4 digits of account number Nonpriority Creditor's Name 555 Torrence Avenue When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60409 Calumet City Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify Loan **✓** No Yes 4.3 BAXTER ECU \$235.00 Last 4 digits of account number 9701 Nonpriority Creditor's Name 340 N MIĽWAUKEE AV When was the debt incurred? 3/1/2006 Number Street As of the date you file, the claim is: Check all that apply. Contingent VERNON HILLS Illinois 60061 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed V Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify_ InstallmentLoan Is the claim subject to offset? **✓** No

Yes

Debtor 1	Gina Case 16-141//	DOC 1	Filed 04pgb/16	Entered was a both to be	(if l k 44 w x /5. <u>15</u>	Desc Main			
	First Name	Middle Name	Documetnt et not the contract of the contract	Page 25 of 75					
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
Afte	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim								
4.4 CB/L	NBRYNT		1 4	Parks of a second mount on	0000	\$64.00			

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	After listing any entries on this page, number them beginning of CB/LNBRYNT Nonpriority Creditor's Name Post Office Box 659562 Number Street San Antonio Texas 78265 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	with 4.5, followed by 4.6, and so forth. Last 4 digits of account number 3333 When was the debt incurred? 11/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$64.00
4.5	Comcast Nonpriority Creditor's Name 11621 E. Marginal Way # 5 Number Street Seattle	Last 4 digits of account number	\$646.44
4.6	ComEd Nonpriority Creditor's Name 3 Lincoln Center Number Street Oakbrook Terrace Illinois 60181 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 9127 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Electric	\$604.15

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 (144):25:15 Desc Main
First Name Docume 12 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	COMENITY BANK/LNBRYANT	Last 4 digits of account number	\$64.00
	Nonpriority Creditor's Name 4590 E BROAD ST	When was the debt incurred? 11/1/2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Columbus Ohio 43213	Contingent	
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify CreditCard	
	✓ No		
	Yes		
4.8	Comprehensive Crdio Care, LLC	- Last 4 digits of account number 3981	\$40.00
	Nonpriority Creditor's Name 1790 Nations Dr Ste 111	When was the debt incurred?	<u> </u>
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Gurnee Illinois 60031	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify Medical	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.9	CONVERGENT OUTSOURCING	Last 4 digits of account number 5977	\$338.00
	Nonpriority Creditor's Name Po Box 9004	When was the debt incurred? 11/1/2014	
	Number Street	<u></u>	
		As of the date you file, the claim is: Check all that apply. Contingent	
	Renton Washington 98057	- Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	-	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL	
	✓ No	Other. Specify CREDITOR: COMCAST	
	Yes		

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 @426/16 Desc Main
First Name Middle Name Documering Page 27 of 75

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

ı aıt	Tour NONFRIORITT Onsecured Claims - Contin	idation i age	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	CREDIT ONE BANK NA	Last 4 digits of account number	\$281.00
	Nonpriority Creditor's Name PO BOX 98875	When was the debt incurred? 7/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	LAS VEGAS Nevada 89193 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify <u>CreditCard</u>	
	✓ No		
	Yes		
4.11	Durham & Durham Attorneys at Law Nonpriority Creditor's Name	Last 4 digits of account number0587	\$29.83
	5665 New Northside Drive # 510	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Atlanta Georgia 30328 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Medical	
	Yes		
4.40	DYNAMIC RECOVERY SOLUT		***
4.12	Nonpriority Creditor's Name	Last 4 digits of account number 6418	\$3,216.26
	135 INTERSTATE BLVD UNIT Number Street	When was the debt incurred?n/a	
	Trumber Officer	As of the date you file, the claim is: Check all that apply.	
	GREENVILLE South Carolina 29615	Contingent	
	GREENVILLE South Carolina 29615 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	片	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify Utility	
	No	- Samy	
	Yes		
			

Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 A4425:15 Desc Main Debtor 1

Docum่ซีที่เ^{me} Page 28 of 75

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.13 G.R. Kozina, D.D.S \$10.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 1404 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated North Chicago 60064 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Dental Is the claim subject to offset? **✓** No Yes 4.14 Hawthorn Surgery Center \$977.97 Last 4 digits of account number 5282 Nonpriority Creditor's Name 11711 N Meridian St Ste 200 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Indiana 46032 Carmel Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify_ Medical Is the claim subject to offset? **✓** No Yes 4.15 Hawthorne Behavioral Health, Inc. \$40.00 Last 4 digits of account number Nonpriority Creditor's Name 200 S Greenleaf St Ste When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Gurnee Illinois 60031 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Medical

✓ No Yes

Is the claim subject to offset?

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 (144):25:15 Desc Main First Name Document Page Page 29 of 75

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entri	es on this page, num	per them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.16	ILL Bone & Joint Institut Nonpriority Creditor's N	Name		Last 4 digits of account number 4674	\$932.32
		057 Paysphere Cir treet		When was the debt incurred?n/a	
				As of the date you file, the claim is: Check all that apply. Contingent	
				=	
	Chicago	Illinois State	60674 Zip Code	Unliquidated	
	Who incurred the de		Zip Code	☐ Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 1 only			Student loans	
	Debtor 2 only			=	same that
	Debtor 1 and Debto	or 2 only		Obligations arising out of a separation agreement or di you did not report as priority claims	vorce that
	At least one of the	debtors and another		Debts to pension or profit-sharing plans, and other sim	ilar debts
	Check if this clair	n relates to a commu	nity debt	Other. Specify Medical	
	Is the claim subject to	o offset?			_
	✓ No				
	Yes				
4.17	Illinois Lending Corpora Nonpriority Creditor's N	ation - Round Lake Bea	ch	— Last 4 digits of account number0366	\$1,138.40
	81	13 E Rollins Rd		When was the debt incurred? n/a	
	Number St	reet		As of the date you file, the claim is: Check all that apply.	
				Contingent	
	Round Lk Bch City	Illinois State	60073 Zip Code	Unliquidated	
	Who incurred the de		Zip Code	Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debto	or 2 only		Obligations arising out of a separation agreement or di you did not report as priority claims	vorce that
	At least one of the	debtors and another		Debts to pension or profit-sharing plans, and other sim	ilar debts
	Check if this clair	n relates to a commu	nity debt	Other. Specify Loan	
	Is the claim subject to	o offset?			_
	✓ No				
	Yes				
4.18	Illinois Tollway			Look A Policy of a community of the Control	\$129.80
	Nonpriority Creditor's N	Name		Last 4 digits of account number 0642	Ψ120.00
	2700 Ogden Ave Number Street			When was the debt incurred?n/a	
	- tumber			As of the date you file, the claim is: Check all that apply.	
	Davina na Ciri	III::-	COE4E	Contingent	
	Downers Grove City	Illinois State	60515 Zip Code	Unliquidated	
	Who incurred the de		p	Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debto	or 2 only		=	vorce that
	At least one of the o	debtors and another		Obligations arising out of a separation agreement or di you did not report as priority claims	
	Check if this clair	n relates to a commu	nity debt	Debts to pension or profit-sharing plans, and other sim	ilar debts
	Is the claim subject to	o offset?		✓ Other. Specify Tollway	_
	✓ No				
	Yes				

Debtor 1 Gina Case 16-14177 First Name Filed 04/26/16 Entered 04/26/16 (14/25:15 Desc Main Doc 1

Part	2: Your NONPRIORITY Unsecured Claims - Continu	3	
	After listing any entries on this page, number them beginning w		Total claim
4.19	Internal Revenue Service Nonpriority Creditor's Name P.O. Box 7346 Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$400.00
	Philadelphia Pennsylvania 19101 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Overpayment	
4.20	Kmart - Steger Nonpriority Creditor's Name 3231 Chicago Rd Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$250.00
	Steger Illinois 60475 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Credit Card	
4.21	KOHLS/CAPONE Nonpriority Creditor's Name PO Box 3004 Number Street Milwaukee Wisconsin 53201 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Last 4 digits of account number 3192 When was the debt incurred? 11/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that	\$279.00
	Check if this claim relates to a community debt Is the claim subject to offset?	you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify CreditCard	

✓ No Yes Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 (144):25:15 Desc Main First Name Document Page 31 of 75

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.22	Masseys Nonpriority Creditor's Name PO BOX 2822 Number Street	Last 4 digits of account number 6-A2 When was the debt incurred? n/a	\$95.18		
	Monroe Wisconsin 53566 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card			
4.23	MBB Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403 Number Street PARK RIDGE Illinois 60068 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	Last 4 digits of account number 5046 When was the debt incurred? 11/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	\$194.00		
4.24	Midnight Velvet Nonpriority Creditor's Name 1112 7TH AVE POB 2821 Number Street Monroe Wisconsin 53566 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Last 4 digits of account number	\$238.50		
	✓ No ☐ Yes	<u> </u>			

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 (144):25:15 Desc Main First Name Document Page Page 32 of 75

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.25	Midwest Anes Partners	Last 4 digits of account number 5046	\$194.45		
	Nonpriority Creditor's Name Po Box 3613	When was the debt incurred?			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Cond Streets Williams CO400	Unliquidated			
	Carol Stream Illinois 60132 City State Zip Code	Disputed			
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:			
	Debtor 1 only	Student loans			
	Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	Debtor 1 and Debtor 2 only	you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt	✓ Other. Specify Medical			
	Is the claim subject to offset?				
	Yes				
4.26	Northwestern Medicine		\$256.51		
1.20	Nonpriority Creditor's Name	Last 4 digits of account number 1549	Ψ200.01		
	28155 Network Pl Number Street	When was the debt incurred?n/a			
		As of the date you file, the claim is: Check all that apply.			
	Chicago Illinois 60673	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that			
	불	you did not report as priority claims			
	Check if this claim relates to a community debt Is the claim subject to offset?	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Medical			
	No	• Other. Specify			
	☐ Yes				
4.27	Professional Account Services, Inc.		\$1,827.97		
1.21	Nonpriority Creditor's Name	— Last 4 digits of account number1865	Ψ1,021.31		
	PO Box 188 Number Street	When was the debt incurred?n/a			
		As of the date you file, the claim is: Check all that apply.			
	Brentwood Tennessee 37024	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that			
		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt Is the claim subject to offset?	✓ Other. Specify Medical			
	No	• Outon Opening Introduced			
	□ Ves				

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 (14.4):25:15 Desc Main
First Name Middle Name Document Page 33 of 75

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim					
After listing any entries on this page, number them beginn 4.28 Specialty Medical Services Inc. Nonpriority Creditor's Name 479 E Business Center Dr Ste 108 Number Street	Last 4 digits of account number	\$34.02			
Transworld Systems, Inc. Nonpriority Creditor's Name 507 Prudential Rd. Number Street Horsham Pennsylvania 19044 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 6266 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical	\$224.02			
WORLD ACCEPTANCE CORP Nonpriority Creditor's Name PO Box 6429 Number Street Greenville South Carolina 29606 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$914.00			

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 (144):25:15 Desc Main

irst Name

Middle Name

6i. Other. Add all other nonpriority unsecured claims. Write that 6i.

amount here.

6j. Total. Add lines 6f through 6i.

ocument Page 34 of 75

Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$3,200.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$3,200.00 **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h.

\$14,809.82

6j.

	Case 16-1417	7 Doo 1 Filad (14/26/16 Entered	104/26/16 14:25:15	Dogo Main
Fill in this inform	ation to identify your case		14/76/Th Enleren	L04/26/16 14:25:15	Desc Main
Debtor 1	Gina First Name	Middle Name	Perry Last Name		
Debtor 2	riistivaine	Middle Name	Lastiname		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
Official F					Check if this is a amended filing
		ory Contracts	and Unexpired	d Leases	12/1
	l, copy the additional p				ng correct information. If more onal pages, write your name and
1. Do you ha	ave any executory	contracts or unexpire	d leases?		
No. Che	ck this box and file this for	m with the court with your oth	er schedules. You have nothin	ng else to report on this form.	
✓ Yes. Fill i	n all of the information be	elow even if the contracts or le	eases are listed on Schedule A	A/B: Property (Official Form 106A	/B).
				state what each contract or lead camples of executory contracts an	
Person	or company with whor	n you have the contract or	lease	State what the contract	t or lease is for
2.1 ARMCO, Name	LLC d/b/a Aaron's			Other, Other, Furniture	

128 W Lake Street Number

Addison City Street

Illinois State 60101 Zip Code

		Case 16-14177	7 Doc 1 Filed 0	4/26/16 Entered (0//26/16 1//·25·15	Desc Main
Fill	in this inform	ation to identify your case			0/10 14.25.15	Desc Main
De	btor 1	Gina		Perry	_	
De	btor 2	First Name	Middle Name	Last Name		
	ouse, if filing)	First Name	Middle Name	Last Name	_	
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois	_	
	se number (nown)			(State)	_	
						Check if this is a
\bigcirc	fficial E	orm 106H				amended filing
		-				
Sc	hedul	e H: Your Co	debtors			12/1
1.	No Yes Within the	last 8 years, have you li	ived in a community proper	- ,	,	ies include Arizona, California, Idaho,
	No. Go	to line 3.	erto Rico, Texas, Washington, ouse, or legal equivalent live v	,		
	☐ fes. D	,	ouse, or legal equivalent live t	wur you at the time?		
	Y	es. In which community s	tate or territory did you live?	Fill in the	name and current address of th	at person.
		Name of your spouse, for	ormer spouse, or legal equivale	ent	=	
		Number Street			-	
		City	State	Zip Code	-	
3.	as a codeb	tor only if that person is	s a guarantor or cosigner. I	Make sure you have listed the		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in this	s information to identify	y your case:	100110		6/16 14	:25:15 D	esc Main	
Debtor 1	Gina	Docum	•	C 37 OI	73			
Debior 1	First Name	Middle Name	Perry Last Name		-			
Debtor 2					_	Check if this is:		
(Spouse, if t	First Name	Middle Name	Last Name			An amende	Ü	
United State	es Bankruptcy Court for the:	Northern	District of Illinois (State)		-		ent showing pos is of the followin	st-petition chapter 13 g date:
Case numb (If known)	er				-	MM / DD /	YYYY	
Officia	l Form 106I							
Sched	ule I: Your Inc	ome						12/15
ages, wr		e. If more space is neede se number (if known). An nt			neet to this f	orm. On the	top of any	additional
	Fill in your employment		Debtor 1			Debtor 2		
	information. If you have more than one job,	Employment status	✓ Employed✓ Not Employed	i		☐ Employed ☐ Not Employed		
	attach a separate page with	Occupation						
	information about additional employers.	Employer's name	Zebra Technologi	es Internati	onal, LLC			
	Include part time, seasonal, or	Employer's address	3 Overlook Pt					
	self-employed work.		Number Street			Number Street		
	Occupation may include							
	student or homemaker, if it applies.		Linaalaahira	Illingia	60060		,	
			Lincolnshire City	Illinois State	Zip Code	City	State	Zip Code
		How long employed there?	10 years 4 months		,			
Estimate are separa	ited.	Monthly Income date you file this form. If you have than one employer, combine the		employers			. If you need mo	-
		y, and commissions (before all lculate what the monthly wage wo			\$3,049.15			
	nate and list monthly overt		3.		+ \$0.00			

4. Calculate gross income. Add line 2 + line 3.

\$3,049.15

Filed 04/26/16 Entered @4426/166 14:25:15 Desc Main Case 16-14177 Doc 1 Debtor 1 Gina Documentame Page 38 of 75 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$3,049.15 5. List all payroll deductions: \$695.61 5a. Tax, Medicare, and Social Security deductions 5a. 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$260.65 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 \$192.01 5h. Other deductions. Specify: 5h. -6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$1,148.27 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,900.88 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. \$1,900.88 \$1,900.88 10 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,900.88 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 14:25:15 Desc Main
First Name Middle Name Documentame Page 39 of 75

Part 2: Give Details About Monthly Income

	For Debtor 1	For Debtor 2 or non-filing spouse
5h.Other payroll deductions. Specify:		
1. Crit III10S	\$28.82	
2. GTL	\$1.71	
3. P/T Dental	\$17.49	
4. P/T Eye Med	\$7.58	
5. P/T Health	<u>\$136.41</u>	

Till in their informa	Case 16-141		1/26/16 Entered 04/2	6/16 14:25:15	Desc M	lain
FIII IN THIS INTORM	ation to identify your ca	ase:	J			
Debtor 1	Gina		Perry			
Dobtor 2	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filling		
United States Ba	ankruptcy Court for the	: Northern	District of Illinois	A supplement sho	•	etition chapter 13
			(State)	expenses as of the	e following d	ate:
Case number (If known)				MM / DD / YYYY		
Official F	orm 106J					
		Vnonoo.				
Scheaui	e J: Your E	xpenses				12/1
nformation. If m	•		filing together, both are equally r orm. On the top of any additional		-	number
Part 1: Desc	ribe Your House	hold				
1. Is this a joint	case?					
✓ No. Go t	o line 2					
Yes. Do	es Debtor 2 live in a	separate household?				
	No					
	Yes. Debtor 2 must f	file Official Forms 106J-2, <i>Expense</i>	es for Separate Household of Debto	r2.		
2. Do you have	dependents?	No				
Do not list De Debtor 2.	btor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does de with you	pendent live ?
3. Do your expe		No				
expenses or than	people other					
yourself and	•	Yes				
dependents'	?					
Part 2: Estim	ate Your Ongoin	g Monthly Expenses				
-	a date after the ban		ou are using this form as a suppl elemental Schedule J, check the		-	
		-cash government assistance if I it on <i>Schedule I: Your Income</i>				Your expenses
	r home ownership exthe ground or lot. 4.	xpenses for your residence. Incl	ude first mortgage payments and		4.	\$750.00
If not inclu	ded in line 4:					
4a. Real est	ate taxes				4a	\$0.00
4b. Property	, homeowner's, or ren	ter's insurance			4b.	\$0.00
4c. Home m	aintenance, repair, and	d upkeep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1	Gina Case 16-142	177 Doc 1	Filed 04/26/16	Entered 04/26/16 (144/25:15	Desc Main
	First Name	Middle Name	Documente de la Documente de l	Page 41 of 75	
				9	
					Your

Document 1 age 41 of 75		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$180.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$35.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$250.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$25.00
11. Medical and dental expenses	11.	\$10.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$100.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$90.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$405.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	170	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes 20b.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses 20d.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Debtor 1	Gina Case 1	L6-14177	Doc 1	Filed 04/26/16	Entered 04/2	6/16/16/14/25: <u>15</u>	Desc Main	
	First Name		Middle Name	Documetht ende	Page 42 of 75			
21.Other.	. Specify:				J		21	\$0.00
22. Calcu	late your monthly	expenses.						\$1,895.00
22a. A	dd lines 4 through	21.						\$0.00
22b. C	Copy line 22 (month	ly expenses for I	Debtor 2), if an	y, from Official Form 106J	I-2			\$1,895.00
22c. A	dd line 22a and 22	b. The result is y	our monthly ex	rpenses.		;	22.	
23.Calcu	late your monthly	net income.						
23a. C	Copy line 12 (your c	ombined monthly	y income) from	Schedule I.		2	23a	\$1,900.88
23b. C	copy your monthly e	xpenses from lin	e 22 above.			2	23b	\$1,895.00
	ubtract your month	, ,	,	income.				\$5.88
-	The result is your m	nonthly net incom	ne.			2	:3c	
24. Do yo	ou expect an incre	ase or decreas	se in your exp	enses within the year af	ter you file this form?			
For e	vamnle do vou ev	nect to finish nav	ing for vour ca	r loan within the year or do	vou expect vour			
			0 ,	of a modification to the tern				
√ N	No							
	/aa							
Ш '	⁄es							
	Explain he	ere:						
								I

page 3

		Case 16-1417	7 Doc 1 Filad	04/26/16	Entored 04/	26/16 14:25:15	Dose Main
Fill in	this inform	ation to identify your case		04770710		20/10 14.23.13	Desc Main
Debto	or 1	Gina		Perry			
5.1.		First Name	Middle Name	Last Nar	ne		
Debto (Spou		First Name	Middle Name	Last Nar	ne		
United	d States Ba	ankruptcy Court for the:	Northern	District of Illin	ois		
Cooo	number	. ,		(Sta	ite)		
(If kno							
Offi	icial F	Form 106De	C			_	Check if this is a amended filing
Dec	clarat	ion About a	n Individual D	ebtor's S	chedules	i	12/1
lf two	married p	eople are filing togethe	er, both are equally respon	sible for supplyir	ng correct informa	ation.	
Part 1	Sign Did you pa		eone who is NOT an attorn	ey to help you fill	out bankruptcy fo	orms?	
Ŀ	✓ No						
	Yes. N	lame of person			Bankruptcy Petition re (Official Form 119	Preparer's Notice, Decl 9).	aration, and
tl	hat they a	re true and correct.	e that I have read the sumr	·		declaration and	
_	/s/ Gina Pe signature of				Signature of Del	htor 2	
	Date <u>4/26/2</u>				Date		

Fill in t	this inform	Case 16-1417 ation to identify your case	7 Doc 1	Filed 04/26/16	Entered 04	/26/16 14:25:15	Desc Main
Debto		Gina	·	Perry	J		
Debto	r 2	First Name	Middle	Name Last Nar	ne		
		First Name	Middle	Name Last Nar	ne		
United	l States Ba	ankruptcy Court for the:	Northern	District of Illing			
Case i	number			(Sta			
<u> </u>	<u> </u>	orm 107					Check if this is a amended filing
			ial Affairs	s for Individua	ls Filina	for Bankrunt	CV 12/1
Be as o	complete is needed	and accurate as possil I, attach a separate she	ole. If two married et to this form. O	d people are filing together	r, both are equal pages, write yo	lly responsible for supply	ying correct information. If more er (if known). Answer every question
1.	What is y	your current marital sta	atus?				
	☐ Marı	ried married					
2.	During th	ne last 3 years, have yo	u lived anywhere	other than where you live	now?		
	✓ No Yes.	List all of the places you I	ived in the last 3 ye	ears. Do not include where yo	u live now.		
	Debt	tor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as	Debtor 1	Same as Debtor 1
	Num	ber Street		— From	Number Stre	<u> </u>	From
				To			To
	City	State	Zip Code	_	City	State Zip C	Code
					Same as	Debtor 1	Same as Debtor 1
	Num	ber Street		─ From	Number Stre		From
		DOI GUICOL		To	- Turibor One		To
	City	State	Zip Code	_	City	State Zip C	;ode

Filed 04/26/16 Entered 04/26/16 (144:25:15 Desc Main Document Page 45 of 75 Debtor 1 Gina Case 16-14177 First Name Doc 1

Part 2: Explain the Sources of Your Income

4.	Fill in the total amount of income you received f	nt or from operating a business during this year or the two previous calendar years? I from all jobs and all businesses, including part-time have income that you receive together, list it only once under Debtor 1.					
		Debtor 1		Debtor 2			
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
	From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips✓ Operating a business	\$12076.82	Wages, commissions, bonuses, tips Operating a business			
	For last calendar year: (January 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$37177.68	☐ Wages, commissions, bonuses, tips ☐ Operating a business			
	For the calendar year before that: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$30025.00	Wages, commissions, bonuses, tips Operating a business			
5.	Include income regardless of whether that income benefit payments; pensions; rental income; interest and you have income that you received together,			gambling and lottery winnings.			
		Debtor 1		Debtor 2			
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)		
	From January 1 of current year until the date you filed for bankruptcy:						
	For last calendar year: (January 1 to December 31,2015)						
	For the calendar year before that: (January 1 to December 31,						

Debtor 1 Gina Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 (144)25:15 Desc Main First Name Document Page 46 of 75

List Certain	Payments Y	ou Made Before	You Filed for Bar	kruptcy				
either Debtor 1	's or Debtor 2's	debts primarily cor	nsumer debts?					
		tor 2 has primarily ousehold purpose."	consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily					
During the	90 days before y	ou filed for bankruptcy	y, did you pay any credito	r a total of \$6,425* or more?				
No. G	io to line 7.							
Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.								
* Subject to	o adjustment on 4	1/01/19 and every 3 ye	ears after that for cases fi	led on or after the date of adj	ustment.			
Yes. Debtor 1 o	or Debtor 2 or b	oth have primarily	consumer debts.					
During the	90 days before y	ou filed for bankruptcy	, did you pay any credito	r a total of \$600 or more?				
✓ No. G	io to line 7.							
	that creditor. Do	not include payments		re and the total amount you p digations, such as child supp ankruptcy case.				
			Dates of payment	Total amount paid	Amount you still owe	Was this payment for		
Creditor's Nam	ne		_			Mortgage		
Number Stre	unt .		-			Car Credit card		
- Number Site			_			Loan repayment		
			<u>-</u>			Suppliers or		
City	State	Zip Code				vendors Other		
				-		- ☐ Mortgage		
Creditor's Nan	ne					Car		
Number Stre	et		-			Credit card		
			-			Loan repayment		
City	State	Zip Code	_			Suppliers or vendors		
	O.G.IO	p				Other		
Creditor's Nam	ne		_			Mortgage		
Number Of	- o t		-			Car		
Number Stre	eet					Credit card Loan repayment		
			-			Suppliers or		
City	State	Zip Code	-			vendors		

Other

Doc 1 Filed 04/26/16 Entered 04/26/16 (144)25:15 Desc Main Debtor 1 Document Page 47 of 75 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? 7. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. **/** Yes. List all payments to an insider. Total amount paid Amount you still Dates of Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Theresa Daniel 2/1/2016 \$1000.00 \$0.00 Insider's Name Gilliad St Number Street Zion Illinois 60099 City State Zip Code 2/1/2016 John Perry \$1000.00 \$0.00 Insider's Name 2917 Gideon Number Street Zion Illinois 60099 City State Zip Code

Debtor 1 Gina Case 16-14177
First Name
 Doc 1
 Filed 04/26/16
 Entered 04/26/16 / 04/25:15
 Desc Main

 Middle Name
 Document of Document of

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9.	such matters, includ			a party in any lawsuit aims actions, divorces,				stody modifications, and contract
	lo es. Fill in the details.							
			Nature	of the case	Court or age	ency		Status of the case
	Case title							Pending
					Court Name			On appeal
	Case number				Number Stre	not .		- Concluded
					Number Site	E		_
					City	State	Zip Code	-
	Case title							Pending
					Court Name			On appeal
	Case number							- Concluded
					Number Stre	eet		constact
					City	State	Zip Code	_
	No. Go to line 11. Yes. Fill in the inform Creditor's Name	nation below.		Describe the property of the p			Date	Value of the property
	Number Street			-				
				Property was re	possessed.			
				Property was fo	reclosed.			
				Property was ga				
	City	State Z	Zip Code	Property was at	tached, seized, or	levied.		
				Describe the prop	erty		Date	Value of the property
				<u>-</u>				
	Creditor's Name			Fundain sub at banca				
	_			Explain what happ	enea			
	Number Street							
				Property was re				
				Property was fo				
				Property was ga				
	City	State Z	Zip Code	Property was at	tached, seized, or	levied.		

Deb	tor 1	Gina Case 16-14177 Doc 1 First Name Middle Name	Filed 04/26/16 Entered 04/26/16 14.25:	15 Desc	Main
11.		nin 90 days before you filed for bankruptcy, dounts or refuse to make a payment because y No	lid any creditor, including a bank or financial institution, set of	f any amounts fr	rom your
		Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street			
		Number Street	Last 4 digits of account number: XXXX-		
		City State Zip Code	9		
12.		nin 1 year before you filed for bankruptcy, was iver, a custodian, or another official?	s any of your property in the possession of an assignee for the	e benefit of credi	itors, a court-appointed
		No			
		Yes			
Part		List Certain Gifts and Contributions			
13.	Wi	thin 2 years before you filed for bankruptcy, o	did you give any gifts with a total value of more than \$600 per p	person?	
	뇓	No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code	е		
		Person's relationship to you	_		
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code	e e		
		Person's relationship to you			

		1 ii St I Vairie		D(ocument Page 50 of 75		
14.	With	nin 2 years before	you filed for b		give any gifts or contributions with a total value of mo	re than \$600 to an	y charity?
	V	No Yes. Fill in the detai	ils for each gift	or contribution			
	ш	Gifts with a total	-		Describe the gifts	Dates you	Value
		per person	value of more	triair \$000	pescribe the girts	gave the gifts	value
		Charity's Name					
		Number Street					
		City	State	Zip Code			
Part	6:	List Certain Lo	sses			_	
15.	gam	bling?	ou filed for bar	nkruptcy or since ye	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
		No Yes. Fill in the detai	ls.				
	_	Describe the prophow the loss occur		and	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
					insurance claims on line 33 of Schedule A/B: Property.		
Dont	7.	List Certain Pay	ımanta av T	· ranafara			
	Inclu		nkruptcy petitic	ankruptcy petition? on preparers, or credit	counseling agencies for services required in your bankrupt	су.	
	<u>V</u>	res. I ili ili tile detai			Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm			Attorney's Fee - 0.00	4/26/2016	\$0.00
		Person Who Was F	Paid				
		20 South Clark Stre	eet 28th Floor				
		Number Street					
		Chicago	Illinois	60606			
		City	State	Zip Code			
		Email or website at None	ddress				
		Person Who Made	the Payment, if	Not You		1	
		Person Who Was F	Paid				
		Number Street					
		City	State	Zip Code			
		Email or website ac	ddress				
		Person Who Made	the Payment, if	Not You			

Filed 04/26/16 Entered 04/26/16 14-25:15 Desc Main

Deb	tor 1	Gina First Na		<u> 16-</u>	14177	Doc 1 Middle Name	Filed Do	<u>d 04/26/16</u> cume nt	Entered 04/26 Page 51 of 75	6/16/il/4:25	: <u>15 Desc</u>	<u>Main</u>	
17.	you	deal w	ith your	credite	ors or to ma	nkruptcy, dio ake payment that you listed	s to you	r creditors?	ng on your behalf pay o	or transfer any p	property to anyor	ne who p	promised to help
	✓	No Yes. F	ill in the c	details.									
								Description and	d value of any property	transferred	Date payment or transfer was made	Amou	nt of payment
		Perso	on Who W	Vas Pai	d								
		Numl	ber Stre	eet									
		City			State	Zip Cod	e						
18.	Inclu trans	nary condense the state of the	ourse of th outright	f your t t transfo ve alrea	ousiness or ers and tran	financial affa	airs? security		erwise transfer any properties			-	
								Description and property transf			property or paymebts paid in exch		Date transfer was made
		Perso	on Who R	Receive	d Transfer								
		Numl	ber Stre	eet									
		City Perso	on's relatio	onship	State to you	Zip Cod	e						
		Perso	on Who R	Receive	d Transfer								
		Numl	ber Stre	eet									
		City Perso	on's relation	onship	State to you	Zip Cod	e						
19.					ou filed for set-protection		did you t	ransfer any prop	perty to a self-settled tru	ust or similar de	evice of which yo	u are a l	peneficiary?
		No Yes. F	ill in the c	details.									
								Description an	d value of the property	transferred			Date transfer was made
		Nam	e of trust										

Filed 04/26/16 Entered 04/26/16 11.4:25:15 Desc Main Document Page 52 of 75 Doc 1

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	or tr	ansferred?	d for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, ey market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, other financial institutions.							
		No Yes. Fill in the details.								
				Last 4 number	digits of account er		Type of instrum	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		XXXX-				ecking ings		
		Number Street					_	ney market kerage er		
		City State	Zip Code							
		Person Who Was Paid		XXXX-			=	cking ings		
		Number Street					Mor	ney market kerage		
		City State	Zip Code	•			_			
	valu	vou now have, or did you have ables? No Yes. Fill in the details.			had access to it?			Describe the contents		Do you still have it?
		Name of Financial Institution	Na	ame						☐ No
		Number Street	Nu	ımber	Street					Yes
		City State	Zip Code	ty	State	Zip C	ode			
22.	Have	e you stored property in a sto	·	er than y	your home within	1 year k	oefore y	ou filed for bankruptcy	?	
		No Yes. Fill in the details.								
	_		w	ho else	had access to it?			Describe the contents	3	Do you still have it?
		Name of Storage Facility	Na	ame						☐ No ☐ Yes
		Number Street	Nu	ımber	Street					
		Oit.	Cit	ty	State	Zip C	ode			
		City State	Zip Code							

Deb	tor 1	First Name Middle Name	Docume	init ^{me} Paç	ntered 04/2 ge 53 of 75	6616 114:25: <u>15 Desc Mair</u>	1
Part	9:	Identify Property You Hold or Contro	I for Someo	ne Else			
23.	Do y	No Yes. Fill in the details.	e else owns? Ir	nclude any pro	perty you borro	wed from, are storing for, or hold in tru	st for someone.
	_		Where is the	e property?		Describe the contents	Value
		Owner's Name	Number Stre	eet		-	
		Number Street				-	
			City	State	Zip Code	-	
		City State Zip Code	_				
Part	10:	Give Details About Environmental In	nformation				
For	the p	urpose of Part 10, the following definitions apply:					
	ha in	nvironmental law means any federal, state, or loca azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear	nto the air, land, nup of these sub	soil, surface wa ostances, waste	ater, groundwater, es, or material.	, or other medium,	
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispo	•	vironmental law,	whether you now	own, operate, or utilize it	
		azardous material means anything an environment xic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Rep	oort al	I notices, releases, and proceedings that you know	v about, regardle	ss of when they	occurred.		
24.	Has	any governmental unit notified you that you r	mav be liable o	r potentially lia	able under or in	violation of an environmental law?	
		No	,	,			
	Ц	Yes. Fill in the details.	Governmen	tal unit		Environmental law, if you know it	Date of notice
						-	
		Name of site	Governmenta			_	
		Number Street	Number Stre	eet			
		-	City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of hazar	dous material	?		
		No Yes. Fill in the details.					
	ш	res. I ill ill the details.	Governmen	tal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	al unit		-	
		Number Street	Number Stre	et		-	
			City	State	Zip Code	-	
		City State Zip Code	_				

Debtor	1 Gina Case 16-14177 Doc 1 First Name Middle Name	Filed 04/26/16 Entered 04/26 Document Page 54 of 75	M16 A4425:15 Desc Main
26. Ha	ave you been a party in any judicial or administr	rative proceeding under any environmental law	v? Include settlements and orders.
✓	No		
L	Yes. Fill in the details.	Court or agency	Nature of the case Status of the
	0	osuit of agonoy	case
	Case title		Pending
		Court Name	On appeal
	Case number	Number Street	Concluded
		City State Zip Code	
Part 11	Give Details About Your Business or	r Connections to Any Business	
27. W	ithin 4 years before you filed for bankruptcy, dic	d you own a business or have any of the follow	ving connections to any business?
	_	, profession, or other activity, either full-time or part	
	A member of a limited liability company (LLC		· · · · · ·
	A partner in a partnership	Construction of the Constr	
	An officer, director, or managing executive of An owner of at least 5% of the voting or equi		
I.7	No. None of the above applies. Go to Part 12.	y	
È	Yes. Check all that apply above and fill in the detail	ils below for each business.	
		Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
			EIN:
	Business Name		
	Number Street	Name of accountant or bookkeeper	Dates business existed
			From To
	, , , , , , , , , , , , , , , , , , , ,		
		Describe the nature of the business	Fundamental description of the D
		Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
	Business Name		EIN:
			Dates business existed
	Number Street	Name of accountant or bookkeeper	Dates pusifiess existed
	City State Zip Code	}	From To
		Describe the nature of the business	Employer Identification number Do not
			include Social Security number or ITIN.
	Business Name		EIN:
	Number Street		Dates business existed
		Name of accountant or bookkeeper	From T-
	City State Zip Code		From To

Debtor 1				<u>red</u> 04/26/116/1164/25: <u>15</u> 55 of 75	<u>Desc Main</u>
	ithin 2 years before you filed for ba		•	o anyone about your business? Inclu	ude all financial institutions,
<u>~</u>	No Yes. Fill in the details below.				
	•		Date issued		
	Name		MM/DD/YYYY		
	Number Street		-		
	City State	Zip Code	-		
Part 12:	Sign Below				
and	I correct. I understand that making	a false statement,	concealing property, or ob	and I declare under penalty of perjuaning money or property by fraud in s, or both. 18 U.S.C. §§ 152, 1341, 15	n connection with a
	Signature of Debtor 1			Signature of Debtor 2	<u> </u>
	Date 4/26/2016			Date	
Did	you attach additional pages to Yo No Yes	ur Statement of Fin	ancial Affairs for Individua	lls Filing for Bankruptcy (Official Fo	rm 107)?
Did	you pay or agree to pay someone	who is not an attorr	ney to help you fill out ban	cruptcy forms?	
✓	No				
	Yes. Name of person			Attach the Bankruptcy Petition P Declaration, and Signature (Office	

	Case 16-1417	7 Doc 1 Filed (0 <i>41</i> 26/16 I	Entered 04/26/16 14	.25.15	Desc Main
Fill in this informa	ation to identify your cas				23.13	Desc Main
Debtor 1	Gina		Perry			
Debtor 2	First Name	Middle Name	Last Nan	ne		
(Spouse, if filing)	First Name	Middle Name	Last Nan	ne		
	ankruptcy Court for the:	Northern	District of Illino (Sta			
Case number (If known)						
Official F	orm 108					Check if this is an amended filing
Stateme	nt of Intenti	on for Individu	uals Filin	g Under Chapte	er 7	12/15
■ creditors have least you must file thit whichever is earth two married per	e claims secured by you sed personal property a s form with the court w lier, unless the court e	and the lease has not expir within 30 days after you file xtends the time for cause. Yer in a joint case, both are e	red. e your bankruptcy You must also se	y petition or by the date set for and copies to the creditors an ale for supplying correct info	d lessors yo	•
Do oo oomulata	and accounts as mass!	hia if mara angga ia nagda	d attack a sever	ata ahaat ta thia farm. On tha	ton of one o	dditional name

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? No. Creditor's Surrender the property. name: HERTG ACCPT Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: | Value: \$16,300.00 Retain the property and [explain]: Surrender the property. ✓ No. Creditor's name: NICHOLAS FIN Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: | Value: \$3,000.00 Retain the property and [explain]: Surrender the property. No. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

Debtor Gina Case 16-14177 DOC1 Filed 04/26/16 First Name Middle Name Document Last Name	Page 57 of 75 me
First Name Middle Name Last Name	ne known)
Part 2: List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Excinformation below. Do not list real estate leases. Unexpired leases are leases unexpired personal property lease if the trustee does not assume it. 11 U.S.C.	that are still in effect; the lease period has not yet ended. You may assume an
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: ARMCO, LLC d/b/a Aaron's	✓ No ☐ Yes
Description of leased property: Furniture	
Lessor's name:	□ No □ Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
Lessor's name:	☐ No ☐ Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention abou that is subject to an unexpired lease.	t any property of my estate that secures a debt and any personal property
✗ /s/ Gina Perry	×
Signature of Debtor 1	Signature of Debtor 1
Date 4/26/2016	Date

MM/DD/YYYY

MM/DD/YYYY

B 203 (12/94)

Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 14:25:15 Desc Main Page 58 of 75

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Hortifolii Diotifot of		
In re	Gina Perry		Case No.	
-	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATION O	F ATTORNEY FOR	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behavior	e year before the filing of the petition	on in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to	accept		\$1,400.00
	Prior to the filing of this statement	I have received		\$0.00
	Balance Due			\$1,400.00
2.	The source of the compensation pa	id to me was:		
	/ Debtor	Other (specify)		
3.	The source of the compensation pa	id to me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the members and associates of m	above-disclosed compensation with y law firm.	h any other person unless the	ey are
		ve-disclosed compensation with a claw firm. A copy of the agreement, ensation, is attached.		
5	In return for the above-disclosed fe	e. I have agreed to render legal se	ervice for all aspects of the ha	ankruntov case including:

- - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

	Case 16-14177	Doc 1	Filed 04/26/16	Entered 04/26/16 14:25:15	Desc Main
6.	By agreement with the debtor	r(s), the ab	Document ove-disclosed fee doe	Page 59 of 75 s not include the following services:	

	CERTIFICATION				
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.					
4/26/2016	/s/ Nathan Delman				
Date	Signature of Attorney				
	Semrad Law Firm				
	Name of law firm				

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

Case 16-14177 Doc 1 Filed 04/26/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 04/26/16 14:25:15 Desc Main Page 61 of 75

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 14:25:15 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Perry, Gina	Case No	
	Debtor(s)		
		Chapter. Chapter7	
	VERIFIC	ATION OF CREDITOR MATRIX	
	The above named Debtors hereby verify th	at the attached list of creditors is true and correct to the best of their knowled	ge.
Date:	4/26/2016	/s/ Perry, Gina	
		Perry, Gina Signature of Debtor	•

Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 14:25:15 Desc Main Document Page 65 of 75

HERTG ACCPT 1420 S MICHIGAN SOUTH BEND , IN 46556 USA

NICHOLAS FIN 2454 N McMullen Booth Rd #501 Bldg C Clearwater , FL 33759 USA

WORLD ACCEPTANCE CORP PO Box 6429 Greenville , SC 29606 USA

AFNI 404 BROCK DR PO BOX 309 BLOOMINGTON , IL 61701 USA

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057 USA

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS , NV 89193 USA

KOHLS/CAPONE PO Box 3004 Milwaukee , WI 53201 USA

BAXTER ECU 340 N MILWAUKEE AV VERNON HILLS , IL 60061 USA

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE , IL 60068 USA

CB/LNBRYNT Post Office Box 659562 San Antonio , TX 78265

COMENITY BANK/LNBRYANT 4590 E BROAD ST Columbus , OH 43213 USA

Specialty Medical Services Inc. 479 E Business Center Dr Ste 108 Mt Prospect , IL 60056 USA Midnight Velvet 1112 7TH AVE POB 2821 Monroe , WI 53566 USA

Professional Account Services, Inc. PO Box 188 Brentwood , TN 37024 USA

ILL Bone & Joint Institute 5057 Paysphere Cir Chicago , IL 60674

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace, IL 60181

Durham & Durham Attorneys at Law 5665 New Northside Drive # 510 Atlanta , GA 30328 USA

Hawthorne Behavioral Health, Inc. 200 S Greenleaf St Ste J Gurnee , IL 60031 USA

Northwestern Medicine 28155 Network PI Chicago , IL 60673 USA

Illinois Lending Corporation - Round Lake Beach 813 E Rollins Rd Round Lk Bch , IL 60073 USA

Hawthorn Surgery Center 11711 N Meridian St Ste 200 Carmel , IN 46032 USA

Masseys PO BOX 2822 Monroe , WI 53566 USA

G.R. Kozina, D.D.S. Po Box 1404 North Chicago , IL 60064

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168 USA Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 14:25:15 Desc Main DYNAMIC RECOVERY SOLUT 135 INTERSTATE BLVD UNIT GREENVILLE , SC 29615 Page 67 of 75

Illinois Tollway PO Box 5544 Chicago , IL 60680 USA

Comprehensive Crdio Care, LLC 1790 Nations Dr Ste 111 Gurnee , IL 60031 LISA

Midwest Anes Partners Po Box 3613 Carol Stream , IL 60132 USA

Transworld Systems, Inc. 507 Prudential Rd. Horsham , PA 19044 USA

Americash 555 Torrence Avenue Calumet City , IL 60409 USA

Kmart - Steger 3231 Chicago Rd Steger , IL 60475 USA

Internal Revenue Service P.O. Box 7346 Philadelphia , PA 19101 USA

Internal Revenue Service P.O. Box 7346 Philadelphia , PA 19101 USA

IDOR PO Box 64338 Chicago , IL 60664 USA

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1400.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Gina G. Perry Matter Number 475106-001

Initial: \mathscr{H}

Case 16-14177 Doc 1 Filed 04/26/16 Entered 04/26/16 14:25:15 Desc Main Document Page 69 of 75

the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 4/26/16

Client Acce

Client _____

Attornev

Gina G. Perry Matter Number 475106-001

Initial: <u>IP</u> _____

First Name	Docume Docume	ent Page 70 of 75	F.23.13 Desciviani
Part 6: Answer These Qu	estions for Reporting Purpose	es	
16. What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily obtain money for a busine investment. No. Go to line 16c. Yes. Go to line 17.	r consumer debts? Consumer debts ual primarily for a personal, family, or r business debts? Business debts ass or investment or through the ope	or household purpose." Bare debts that you incurred to bration of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be available No. Yes.	Oo you estimate that after any exempt property ble to distribute to unsecured creditors?	<u></u>
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			
For you	and correct. If I have chosen to file under Corr 13 of title 11, United States proceed under Chapter 7. If no attorney represents me ar fill out this document, I have of I request relief in accordance with understand making a false state.	chapter 7, I am aware that I may pro Code. I understand the relief availabined I did not pay or agree to pay some trained and read the notice required with the chapter of title 11, United Statement, concealing property, or obtease can result in fines up to \$250,061, 1519, and 3571.	•
EES JANÍ (1981 1994 I. M. 2009) SE TENNYS (1981 I. S. STELLE HET STELLE HET STELLE HET STELLE HET STELLE HET S	Executed on 4/26/2016 MM / DD	Execut	

Fill in this infor			UOCIAC Enternal	04/06/16 14:2E:1E	Doco Main
	mation to identify your case:	- DOGG		04/26/16 14:25:15	Desc Main
Debtor 1	Gina	Boodin	Perry	51.10	
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filin	g) First Name	Middle Name	Last Name		
1 Instruct Chains I	Bowlementae Count for thos	Northern	District of Illinois		
Officed States I	Bankruptcy Court for the:	Northern	(State)		
Case number (If known)					
	Form 106Dec				Check if this is ar amended filing
Declara	tion About an	Individual De	btor's Schedu	ıles	12/15
f two married	people are filing together,	both are equally responsi	ble for supplying correct i	nformation.	
Part 1: Sign	n Below				
	ay or agree to pay someo	ne who is NOT an attorney	r to help you fill out bankru	ptcy forms?	
☑ №	oay or agree to pay someo	ne who is NOT an attorney	to help you fill out bankru	eptcy forms?	
<u> </u>	Name of person	ne who is NOT an attorney		Petition Preparer's Notice, Decla	ration, and
Under pe that they	nalty of perjury, I declare to are true and correct. Perry June 1	ne who is NOT an attorney that I have read the summa	Attach Bankruptcy F Signature (Official Fi ary and schedules filed wit	Petition Preparer's Notice, Decla orm 119).	ration, and

Debtor 1	Gina Cas	se 16-14	177	Doc 1	-Filed	04/26/16	Enter	ed 0 4%	26/16	14.25	:15	-De	sc N	1ain -		
	First Name			Middle Name	Doc	ument	Page 7									
	hin 2 years t ditors, or oth		iled for	bankruptcy,	did you giv	ve a financial :	statement to	o anyone :	about yo	our busin	ess? In	clude	all fin	ancial i	rstitution	ıs,
呂	No Yes, Fill in th	he details bek	ow.													
فسبية						Date issued										
	Name					MM/DD/YYYY										
	Number	Street														
	City	S	tate	Zip C	ode											
	Sign Bel		his Stat	ement of Fir	nancial Aff	airs and any a	ttachments,	, and I dec	clare und	ier penali	y of pe	rjury t	hat the	answe	rs are tr	16
and e	e read the a	nswers on ti derstand that can result in	at maki n fines (ng a false st	atement, co	airs and any a oncealing pro sonment for u	perty, or obt p to 20 year	taining mo	oney or	property	by frau	d in co	nnec	tion wit		1e
l hav	e read the a correct. I un cruptcy case	nswers on ti	at makin n fines o Perry	ng a false sta up to \$250,00 Jww	atement, co	oncealing pro	perty, or obt p to 20 year	taining more, or both	oney or	property .C. §§ 152	by frau	d in co	nnec	tion wit		Je
l hav	e read the a correct. I un cruptcy case	inswers on the derstand the can result in	at makin n fines o Perry f Debtor	ng a false sta up to \$250,00 Jww	atement, co	oncealing pro	perty, or obt p to 20 year	taining more, or both	oney or n. 18 U.S ature of [property .C. §§ 152	by frau	d in co	nnec	tion wit		16
I hav and d bank	re read the accorrect. I unitary	Inswers on the derstand the can result in /s/ Gina Signature of Date 4/26/	at makin n fines of Perry f Debtor 2016	ng a false str up to \$250,00 Juna 1	atement, co 00, or impri	oncealing pro	perty, or obt ip to 20 year	taining mers, or both X Signa Date	oney or n. 18 U.S ature of [property .C. §§ 152 Debtor 2	by frau , 1341,	d in co	onnec and 35	tion wit		16
I hav and o bank	re read the accorrect. I unitary	Inswers on the derstand the can result in /s/ Gina Signature of Date 4/26/	at makin n fines of Perry f Debtor 2016	ng a false str up to \$250,00 Juna 1	atement, co 00, or impri	oncealing pro sonment for u	perty, or obt ip to 20 year	taining mers, or both X Signa Date	oney or n. 18 U.S ature of [property .C. §§ 152 Debtor 2	by frau , 1341,	d in co	onnec and 35	tion wit		Je
I hav and d bank	re read the accorrect. I unitary case	Inswers on the derstand the can result in /s/ Gina Signature of Date 4/26/	at makin n fines of Perry f Debtor 2016	ng a false str up to \$250,00 Juna 1	atement, co 00, or impri	oncealing pro sonment for u	perty, or obt ip to 20 year	taining mers, or both X Signa Date	oney or n. 18 U.S ature of [property .C. §§ 152 Debtor 2	by frau , 1341,	d in co	onnec and 35	tion wit		æ
l hav and d bank	re read the accorrect. I unitary case	/s/ Gina Signature of Date 4/26/	Perry f Debtor 2016 ges to	ng a false sta up to \$250,00 1	ferent, co	oncealing pro sonment for u	perty, or obt up to 20 year or Individua	X Signa Date	oney or n. 18 U.S ature of [property .C. §§ 152 Debtor 2	by frau , 1341,	d in co	onnec and 35	tion wit		ue.
I have and a bank	re read the accorrect. I unitary case	/s/ Gina Signature of Date 4/26/	Perry f Debtor 2016 ges to	ng a false sta up to \$250,00 1	ferent, co	oncealing pro sonment for u	perty, or obt up to 20 year or Individua	X Signa Date als Filing t	oney or n. 18 U.S ature of [for Bank	property .C. §§ 152 Debtor 2	oy frau , 1341,	d in co	107)?	tion wit		ue

Doc 1 Filed 04/26/46 Entered 04/26/106/164:25:15 Desc Main Debtor GinaCase 16-14177

First Name

Middle Name Document Name age 73 of khosen)

unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Part 2: List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the	
information below. Do not list real estate leases, Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume	រព

Will the lease be assumed?
✓ No ☐ Yes
□ No □ Yes
☐ No ☐ Yes
☐ No ☐ Yes
□ No □ Yes
☐ No ☐ Yes
☐ No ☐ Yes
ntion about any property of my estate that secures a debt and any personal propert
*
Signature of Debtor 1
Date

Case 16-14177 Doc 1 UNITED 34/26/16 BANKING ST. 04/26/16 14:25:15 Desc Main Document District of Ulfinois

In re:	Регту, Gina	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIF	CATION OF CREDITOR MATRI	x
	The above named Debtors hereby verify	that the attached list of creditors is true and	correct to the best of their knowledge
Data	ADS/DOAS	Int Rome Cine Me	or from
Date:	4/26/2016	/s/ Perry, Gina Perry, Gina	ne very
		Signature of Debtor	

Debtor 1	Gina Case 16-14177	_ Doc 1	Filed 04/26/16	Entered	-04726716114	. 25:1 5	Desc Mai	n
	First warne	wilde Hame	Document	Page 75	Of 75 Column A Debtor 1	Deb	ımn B tor 2 or -filing spouse	
Do no	iployment compensation of enter the amount if you contend to I Security Act. Instead, list it here:		t received was a benefit un	der the	\$0.00			
For yo	ou		\$0.00					
For yo	our spouse		\$0,00					
	on or retirement income. Do no it under the Social Security Act.	t include any a	mount received that was a		\$0.00	_	*	
Do no receiv	me from all other sources not of include any benefits received un red as a victim of a war crime, a cr stic terrorism. If necessary, list oth lelow.	der the Social S ime against hu	Security Act or payments manity, or international or					
Total a	amounts from separate pages, if a	ny.		•	+\$0.00	+_		, ,
11. Calc	culate your total current month umn, Then add the total for Colum	ly income. Ad n A to the total	d lines 2 through 10 for ea for Column B.	ch	\$3,414.40	+	· · · · · · · · · · · · · · · · · · ·	\$3,414.40
Part 2:	Determine Whether the N	leans Test	Applies to You					Total current monthly income
	late your current monthly inco							
	Copy your total current monthly inc	-	•		c	opy line 11 h	nere →	\$3,414.40
	Multiply by 12 (the number of mon	ths in a vear)			•			X 12
	The result is your annual income for	• •	e form.				12b.	\$40,972.80
3 Calcu	late the median family income	that applies to	you. Follow these steps:	:				
Fill in	the state in which you live.		Illinois					
Fill in 1	the number of people in your hous	sehold.	1					
Fill in	the median family income for your	state and size	of household.				13.	\$49,741.00
instruc	d a list of applicable median incomptions for this form. This list may a				ate			
	do the lines compare? Line 12b is less than or equal to	o line 13. On th	ne top of page 1, check bo	x 1, There is no p	presumption of abuse	. .		
-	Go to Part 3.			•	,			
14b. [Line 12b is more than line 13. Go to Part 3 and fill out Form	On the top of pa 122A-2,	age 1, check box 2, The pr	esumption of abo	use is determined by	Form 122A-	2.	
art 3:	Sign Below		· ····					
By si	gning here, I declare under penalt	y of perjury tha	t the information on this st	atement and in a	ny attachments is tru	e and corre	ct.	
	1/ 5	0						
v	Is/ Gina Perry Maney To	in and a		×				
	ignature of Debtor 1) —			of Debtor 2	····		-
E	Date 4/26/2016			Date 4/2	6/2016			
_	MM/DD/YYYY				W/DD/YYYY			
lf y	ou checked line 14a, do NOT fill o	out or file Form	122A-2.					
If y	ou checked line 14b, fill out Form	122A-2 and file	it with this form.					